

Substitute for form 1449/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Application Number	09/247,222-Conf. #7390	
			Filing Date	February 10, 1999	
			First Named Inventor	David A. Sinclair	
			Art Unit	3691	
			Examiner Name	O. Akintola	
Sheet	1	of	2	Attorney Docket Number	DLT-003

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1*	US-5,274,547	12-28-1993	Zoffel et al.	
	A2*	US-5,699,527	12-16-1997	Davidson	
	A3*	US-6,029,149	02-22-2000	Dykstra et al.	
	A4*	US-6,135,399	10-24-2000	Savoie et al.	
	A5*	US-6,233,566	05-15-2001	Levine et al.	
	A6*	US-6,385,594	05-07-2002	Lebda et al.	
	A7*	US-6,603,487	08-05-2003	Bennett et al.	
	A8*	US-7,181,427	02-20-2007	DeFrancesco et al.	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
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Examiner Signature	Date Considered
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NON PATENT LITERATURE DOCUMENTS				
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
	C1	"Barnett Arm Links With Auto Dealers" Bank Systems & Technology, Vol. 34, No. 4, April 1997, p. 14, 2 pages.		
	C2	"CMSI and HNC, Inc. Provide Credit Processing System" Bank Marketing, August 1993, p. 45, 1 page.		
	C3	"Opportunities, Obstacles in Subprime Loan Market" Credit Risk Management Report, Vol. 6, Issue 4, February 26, 1996, 3 pages.		
	C4	"The Lure of the Subprime" Automotive News, No. 5673, August 12, 1996, p. 1i, 4 pages.		
	C5	Baljos, "Automated Review System Drives BB&T's Subprime Loan Business" Bank Systems & Technology, Vol. 34, No. 7, July 1997, p. 62, 2 pages.		
	C6	Michaelson, "Outsource Financial Chooses CMSI" National Mortgage News, Vol. 22, No. 39, June 22, 1998, p. 39, 2 pages.		
	C7	Moyer, "Due Soon from Wells Fargo: 10-Minute Car Loans" American Banker, Vol. 161, No. 126, July 2, 1996, page 16, 2 pages.		
	C8	Wortmann, "Re-Engineering Update: Where Banks are Going to Fit Along the Information Highway" American Banker, Vol. 159, No. 98, April 1994, p. 7A, 3 pages.		
	C9	Office Action issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed March 31, 1998, 12 pages.		

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	C10	Notice of Allowance issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed June 23, 1998, 5 pages.		
	C11	Office Action issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed September 27, 2001, 8 pages.		
	C12	Notice of Allowance issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed February 12, 2003, 12 pages.		
	C13	Office Action issued in related U.S. Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed June 6, 2007, 9 pages.		
	C14	Office Action issued in related U.S. Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed January 10, 2008, 5 pages.		
	C15	Office Action issued in related U.S. Application No. 10/650,389, Atty. Docket No. DLT-001DIV2, mailed October 3, 2007, 13 pages.		
	C16	Office Action issued in related U.S. Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed December 19, 2007, 10 pages.		
	C17	Office Action issued in related U.S. Application No. 10/702,568, Atty. Docket No. DLT-002DIV, mailed October 3, 2007, 13 pages.		
	C18	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed January 19, 2000, 14 pages.		
	C19	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 20, 2000, 12 pages.		
	C20	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed June 6, 2001, 10 pages.		
	C21	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 21, 2001, 12 pages.		
	C22	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed September 25, 2002, 9 pages.		
	C23	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed March 19, 2003, 12 pages.		
	C24	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed February 1, 2005, 8 pages.		
	C25	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed August 1, 2005, 6 pages.		
	C26	Notice of Allowance issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed November 15, 2006, 7 pages.		
	C27	Office Action issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed April 21, 2000, 13 pages.		
	C28	Notice of Allowance issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed August 14, 2000, 7 pages.		
	C29	Office Action issued in related U.S. Application No. 10/559,066, Atty. Docket No. DLT-004, mailed July 2, 2007, 8 pages.		

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